

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
John Michael Bradley  
Rebecca S. Bradley  
Debtors

Case No. 15-04370-JJT  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-4

User: karendavi  
Form ID: 309A

Page 1 of 2  
Total Noticed: 22

Date Rcvd: May 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 11, 2018.

db/jdb +John Michael Bradley, Rebecca S. Bradley, 3799 Judson Hill Road, Gillett, PA 16925-7886  
aty +Mario John Hanyon, Phelan Hallinan & Schmieg, 1617 JFK BLVD, Suite 1400,  
Philadelphia, PA 19103-1814  
aty +Thomas I Puleo, KML Law Group, P.C., 701 Market Street, Suite 5000,  
Philadelphia, PA 19106-1541  
tr +Lawrence G. Frank (Trustee), 100 Aspen Drive, Dillsburg, PA 17019-9621  
4707023 Farm Service Agency, RR5, Box 5030A, Towanda, PA 18848  
4707024 +Farm Service Agency PA, US Dept. of Agriculture, 1 Credit Union Place, Ste. 320,  
Harrisburg, PA 17110-2912  
4747200 Guthrie Medical Group, P.C., c/o Burr & Reid, LLP, 400 Plaza Drive, PO Box 2308,  
Binghamton, NY 13902-2308  
4993817 +John A. DiGiambardino, Esquire, Case & DiGiambardino, P.C., 845 N. Park Road, Ste. 101,  
Wyomissing, PA 19610-1342  
4707027 +Law Office of Burr & Reid, Collection Supervision, PO Box 2308, Binghamton, NY 13902-2308  
4707029 Penelec - A First Energy Company, PO Box 16001, Reading, PA 19612-6001  
4707030 +Phoenix Financial Service, P.O. Box 361450, Indianapolis, IN 46236-1450  
4766405 +The Bank of New York Mellon Trust Company, Robertson, Anschutz & Schneid,  
6409 Congress Ave, Suite 100, Boca Raton, FL 33487-2853  
4707031 +Trident Asset Mgmt, 53 Perimeter Center East, Ste. 440, Atlanta, GA 30346-2294  
4747201 Troy Community Hospital, c/o Burr & Reid, LLP, 400 Plaza Drive, PO Box 2308,  
Binghamton, NY 13902-2308  
4749747 +USA, acting through USDA, Farm Service Agency, 200 Lake Road, Suite D,  
Towanda, PA 18848-9693

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: jad@cdllawoffice.com May 09 2018 19:17:12 John Anthony DiGiambardino,  
Case & DiGiambardino, P.C., 845 N. Park Road, Ste. 101, Wyomissing, PA 19610  
ust +E-mail/Text: USTPRRegion03.HA.ECF@USDOJ.GOV May 09 2018 19:17:46 United States Trustee,  
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722  
4707022 EDI: CCS.COM May 09 2018 23:08:00 Credit Collection Service, P.O. Box 9134,  
Needham Heights, MA 02494-9134  
4707025 +E-mail/Text: paparalegals@pandf.us May 09 2018 19:18:21 Ford Credit,  
c/o Gregg L. Morris, Esquire, 213 E. Main St., Carnegie, PA 15106-2701  
4707026 +E-mail/Text: bkynotice@harvardcollect.com May 09 2018 19:18:26  
Harvard Collection Services, Inc., 4839 N. Elston Avenue, Chicago, IL 60630-2589  
4707028 +Fax: 407-737-5634 May 09 2018 19:26:40 Ocwen Loan Servicing, Attn:Bankruptcy Department,  
1661 Worthington Rd, Ste. 100, West Palm Beach, FL 33409-6493  
4710309 E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 09 2018 19:17:39  
Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946,  
Harrisburg P A 17128-0946

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
cr OCWEN LOAN SERVICING, LLC, AS SERVICER FOR THE BAN

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 11, 2018

Signature: /s/Joseph Speetjens

---

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0314-4

User: karendavi  
Form ID: 309A

Page 2 of 2  
Total Noticed: 22

Date Rcvd: May 09, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 9, 2018 at the address(es) listed below:

John Anthony DiGiamberardino on behalf of Debtor 2 Rebecca S. Bradley jad@cdllawoffice.com, dmk@cdllawoffice.com  
John Anthony DiGiamberardino on behalf of Debtor 1 John Michael Bradley jad@cdllawoffice.com, dmk@cdllawoffice.com  
Lawrence G. Frank (Trustee) lawrencegfrank@gmail.com, PA39@ecfcbis.com  
Mario John Hanyon on behalf of Creditor The Bank of New York Mellon Trust Company pamb@fedphe.com  
Thomas I Puleo on behalf of Creditor United States Department of Agriculture, Farm Service Agency tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

<b>Information to identify the case:</b>		
Debtor 1	<b>John Michael Bradley</b>	
	First Name	Middle Name      Last Name
Debtor 2 (Spouse, if filing)	<b>Rebecca S. Bradley</b>	
	First Name	Middle Name      Last Name
United States Bankruptcy Court <b>Middle District of Pennsylvania</b>		
Case number:	<b>4:15-bk-04370-JJT</b>	
	Social Security number or ITIN	<b>xxx-xx-9324</b>
	EIN	<b>      </b>
	Social Security number or ITIN	<b>xxx-xx-3770</b>
	EIN	<b>      </b>
	Date case filed in chapter 12	<b>October 8, 2015</b>
	Date case converted to chapter 7	<b>April 27, 2018</b>

**Official Form 309A (For Individuals or Joint Debtors)**

## **Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	John Michael Bradley	Rebecca S. Bradley
<b>2. All other names used in the last 8 years</b>	aka J. Michael Bradley, aka Michael Bradley, aka Mike Bradley	
<b>3. Address</b>	3799 Judson Hill Road Gillett, PA 16925	3799 Judson Hill Road Gillett, PA 16925
<b>4. Debtor's attorney</b> Name and address	John Anthony DiGiamberardino Case & DiGiamberardino, P.C. 845 N. Park Road, Ste. 101 Wyomissing, PA 19610	Contact phone 610 372-9900  Email: <a href="mailto:jad@cdllawoffice.com">jad@cdllawoffice.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Lawrence G. Frank (Trustee) 100 Aspen Drive Dillsburg, PA 17019	Contact phone 717 234-7455  Email: <a href="mailto:lawrencegfrank@gmail.com">lawrencegfrank@gmail.com</a>

**For more information, see page 2**

**Receiving Court Issued Orders and Notices by E-Mail:** (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form ([www.pamb.uscourts.gov/debn-form](http://www.pamb.uscourts.gov/debn-form)), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

<b>6. Bankruptcy clerk's office</b>	<p>U.S. Bankruptcy Court 197 S Main St, Wilkes-Barre, PA 18701 OR 228 Walnut St,Rm320,Harrisburg, PA 17101</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>.</p>	<p>Hours open Monday – Friday 9:00 AM to 4:00 PM</p> <p>Contact phone 570-831-2500/717-901-2800</p> <p>Date: May 9, 2018</p>
<b>7. Meeting of creditors</b>	<p><b>June 20, 2018 at 10:30 AM</b></p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>Location:</p> <p><b>City Hall, Community Room, 2nd Floor, 245 West 4th Street, Williamsport, PA 17701</b></p> <p>*** Valid photo identification and proof of social security number are required ***</p>
<b>8. Presumption of abuse</b>	<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.</p>
<b>9. Deadlines</b>	<p><b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b></p> <p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	<p><b>Filing deadline:</b> August 19, 2018</p>
<b>10. Proof of claim</b>	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>	<p><b>Deadline to object to exemptions:</b></p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p><b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors</p>
<b>11. Creditors with a foreign address</b>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<b>12. Exempt property</b>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p>	

